



You're In Charge®

Accident

A photograph of three men playing flag football on a grassy field. The man in the center, wearing a grey t-shirt and a black cap, is holding a football and smiling broadly. He is being tackled from the left by a man in a maroon t-shirt and a white cap. Another man in a light blue t-shirt is tackling him from the right. They are all wearing athletic shoes and are in a playful, competitive pose. The background shows a line of trees and a clear sky.

You're not a kid anymore

Even if you still play like one

Employee Guide

GROUP BENEFITS

The Lincoln National Life Insurance Company

ACC-EEED-BRC001

Insurance that helps you act the age you feel

Because you're never too old to have fun

You're grown up, but you don't always have to act your age. Lincoln Accident Insurance helps take the risk out of doing the things you love to do. We provide cash for covered accidental injuries, helping you cover the costs of emergency medical care, long-term rehabilitation and unexpected expenses along the way.

And because your employer offers this coverage at work, it's protection you can afford.

Accident insurance pays you cash for accidental injuries

Your employer offers affordable accident insurance from Lincoln Financial Group. If you buy this insurance and get hurt in a covered accident, **we send you a check for covered injuries and let you decide the best way to spend it.**






Benefits for a covered accidental injury include:

- Emergency room visits
- Ambulance transportation
- Hospital admission and confinement
- Intensive care
- Surgeries
- Fractures and dislocations
- Lacerations
- Concussions
- Accidental death and dismemberment
- And more!

You'll receive cash for covered injuries. You even get benefits for multiple covered injuries resulting from the same accident.



Important features that make a difference

-  **Affordability**—Products offered at your workplace are usually less expensive than buying on your own.
-  **No worries**—You receive cash benefits for multiple covered injuries sustained in a single accident.
-  **Employee assistance**—Your insurance comes with telephone and online confidential guidance for personal matters if you suffer an accident.
-  **Security**—You can keep your coverage if you leave the company.
-  **Travel assistance**—Your insurance comes with *TravelConnect*SM services such as travel planning and free emergency medical help whenever you travel more than 100 miles from home for business or pleasure.

Is accident insurance right for you?



Consider your medical costs

Take a look at your medical deductibles, copayments, and insurance maximums, and decide whether you're comfortable paying them out of your own pocket in the event of an accident.



Consider your expenses

Add up routine expenses like food and clothing and regular bills such as credit cards, car payments, and mortgages to see how much money is left to pay medical bills if an accident occurs.



Consider your savings

Estimate your savings, investments, and other nest eggs, and decide whether you could dip into them to pay costs due to an accident.

Protect your budget

Your employer makes it possible for you to help protect your budget now by offering you accident insurance from Lincoln Financial Group. There are advantages to buying insurance that's offered at work.

- **Cost**—This coverage is available at an affordable rate.
- **Convenience**—Payroll deduction is simple and easy.
- **Certainty**—Guarantee Issue means that you have an opportunity to buy coverage without medical examinations or questionnaires.

Act the age you feel now with extra financial protection from Lincoln Accident Insurance.

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LincolnFinancial.com

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Order code: ACC-EEED-BRC001



You're In Charge®

In Minnesota and New York, this product is offered as an individual insurance policy.

In all other states, this product is offered as a group insurance policy.

This plan design is not offered in New York.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

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